

# **EXHIBIT 1**

**CLIENT SERVICES, INC.**

3451 HARRY TRUMAN BLVD  
ST CHARLES, MO 63301-4047  
636-947-2321 or 800-521-3236

**MAILING ADDRESS:**

CLIENT SERVICES, INC./CITICARDS  
P.O. BOX 1503  
ST PETERS, MO 63376-0027

10/11/2006

004112\*\*123\*\*009\*\*\*\*\*MIXED AADC 630  
FRANK W GLOVER  
[REDACTED]  
CALEDONIA MI 49316-9764

**REFERENCE NO.**

6113404

|||||

RE:CITICARDS.- UNIVERSAL MC  
BALANCE DUE: \$3,931.95

The above account has been placed with our firm for payment in full.

You may communicate with us in writing at the above address or by calling us at our toll free number, **800-521-3236**.

Sincerely,

DAVID WEST

This communication is from a professional debt collection agency.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, that the debt, or any portion thereof is disputed, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from current creditor.